

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

Northern District of Georgia

In re Rita Ann Rose,

Case No. 15-71563-mgd

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Greenpoint Mortgage Funding, Inc

Capital One N.A

Name of Transferee

Name of Transferor

Name and Address where notices to transferee should be sent:

Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619-2708

Court Claim # (if known): 8-1

Amount of Claim: \$4,890.81

Date Claim Filed: 04/15/2016

Phone: 888-699-5600

Phone: N/A

Last Four Digits of Acct #: 8795

Last Four Digits of Acct. #: 7773

Name and Address where transferee payments should be sent (if different from above):

Rushmore Loan Management Services
P.O. Box 52708
Irvine, CA 92619-2708

Phone: 888-699-5600

Last Four Digits of Acct #: 8795

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Brian K. Jordan

Transferee's Agent

Date: 03/30/2018



P.O. Box 55004
Irvine, CA 92619-2708
888.699.5600 toll free
949.341.0777 local
949.341.2200 fax
www.rushmorelm.com

February 13, 2018

████████████████████
RITA A ROSE
1217 VILLAGE TERRACE CT
ATLANTA GA 30338-2318
████████████████████

Your New Loan Number: ██████████
Property Address: 396 NORTON CIR
SMYRNA, GA 30082

Dear Mortgagor:

Welcome to Rushmore Loan Management Services. Our intention is to meet your loan servicing requirements with efficient, prompt and courteous service. Below you will find important information regarding how to contact us, make payments and set-up your online account. We encourage you to visit our website at www.rushmorelm.com and create a log-in after receiving this letter.

Rushmore will be your new servicer. The business addresses for your new servicer are as follows:

Correspondence Address

**Rushmore Loan Management Services LLC
15480 Laguna Canyon Rd., Suite 100
Irvine, CA 92618**

Payment Address

**Rushmore Loan Management Services LLC
P.O. Box 514707
Los Angeles, CA 90051-4707**

If you have any questions related to the transfer of servicing to Rushmore, call our Customer Service Department at **888-504-6700, Monday through Thursday, 6 a.m. to 7 p.m., Friday 6 a.m. to 6 p.m. Pacific**. Please have your new loan number shown above available when calling.

Rushmore offers several convenient ways to make your monthly payment. You can make your payment by phone at **888-504-6700** or through our website at www.rushmorelm.com. Click on the upper banner called **ACCOUNT LOGIN** and you can make a Payment or sign-up for **Auto Draft Payments**. Rushmore highly recommends this option, as it helps prevent you being late on any of your very important mortgage payments. For a small fee you can also utilize Western Union Quick Collect (**Code City: Rushmore Code State: CA**).

Rushmore Loan Management Services LLC requests that you make every effort to remit your monthly payments on the contractual due date shown on the note and your payment coupon. Late charges may be assessed on payments not made on time.

If you wish to speak with a Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development (HUD), please call the following toll-free number: (800) 569-4287.

Please review the attached statement of your debt. Please keep this letter with your records as an informational reference. If we can be of assistance in any way, please don't hesitate to contact us.

Sincerely,
Rushmore Loan Management Services LLC
Loan Servicing Department

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC. (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Please keep this document for your records.

ADDITIONAL NOTICE

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

FACTS: What does Rushmore Loan Management Services, on behalf of itself and the owner of your loan, do with your personal information?

WHY? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security numbers and income
- Account balances and payment history
- Credit history and credit scores

HOW? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rushmore Loan Management Services, on behalf of itself and the owner of your loan, chooses to share; and whether you can limit this sharing.

Reasons We Need To Share Your Personal Information	When Does Rushmore Loan Management Services Share My Information?	Can I Limit the Sharing of This Information?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share, not applicable.
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share, not applicable.
For non-affiliates to market to you	No	We don't share, not applicable.
For Questions Call 888-504-6700 or go to www.rushmorelm.com		

Who We Are

Who is providing this notice?	Rushmore Loan Management Services, on behalf of itself and the owner of your loan.
How does Rushmore Loan Management Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to non-public personal information about you to those persons who need to know that information to manage your account or provide products or services to you, as permitted under applicable law. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard your non-public personal information.

Who We Are

How does Rushmore Loan Management Services collect my personal information?	<p>We collect your personal information from a variety of sources, including:</p> <ul style="list-style-type: none"> Information you provide us in connection with your account Information about your account, including balances and payment history Information we receive from outside sources, such as consumer credit reporting agencies
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes — information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you, unless such non-affiliates are parties to Joint Marketing Agreements with us <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> Rushmore Loan Management Services does not share with our affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> Rushmore Loan Management Services does not share with non-affiliates so they can market to you.
Joint Marketing Agreement	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> Our joint marketing partners include mortgage companies and other companies that we believe may help you to improve your credit rating, manage your debts or refinance your loan.
Joint Marketing Agreement	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage companies and other companies that we believe may help you to improve your credit rating, manage your debts or refinance your loan.</p>

Other Important Information

California Residents. If you are a resident of California, you are permitted to limit our disclosure of your non-public personal information to non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these third parties by (1) completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers" or (2) notifying us using one of the methods set forth in the "Important Privacy Choices for Consumers." Except as set forth above, Rushmore Loan Management Services will not share your non-public personal information with other unaffiliated third parties.

Vermont Residents. If you are a resident of Vermont, as stated above, Rushmore Loan Management Services will not disclose personal information that we collect about you to non-affiliated third parties except to enable them to provide marketing services on our behalf, to perform joint marketing agreements with other financial institutions, or as required or permitted by law or applicable regulatory or industry standards or practices. To the extent we enter into such joint marketing agreements with other financial institutions, we will only provide those institutions with your name, contact information and information about our transactions and experiences with you.

Servicemembers Civil Relief Act Notice Disclosure	U.S. Department of Housing and Urban Development Office of Housing	OMB Approval 2502-0584 Exp 12/31/17
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Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

Rushmore Loan Management Services LLC
15480 Laguna Canyon Road, Suite 100 / Irvine CA 92618
(888) 504-6700 / Fax: (949) 453-9397

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Rushmore Loan Management Services LLC

Substitute Form W-9

REQUEST FOR TAX PAYER IDENTIFICATION NUMBER AND CERTIFICATION

PRIVACY ACT STATEMENT

Section 6109 of the Internal Revenue Code requires you to give your correct Taxpayer Identification Number (TIN) to persons who must file information returns with the IRS to report interest, dividends and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt or contributions you made to an IRA. The IRS will use the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation and to cities, states and the District of Columbia to carry out their tax laws. You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

Name

Business Name

Exempt From Backup Withholding

Address (Number, Street, Apt. or Suite No.)

City, State and ZIP Code

List Account Number(s) (Optional)

SECTION I – TAXPAYER ID NUMBER, PAYEE TYPE AND BUSINESS OWNERSHIP TYPE

TAXPAYER ID NUMBER

Enter your Taxpayer Identification Number (TIN) in the appropriate box. For individuals, this is your Social Security Number (SSN). For other entities, it is your Employer Identification Number (EIN).

Employer Identification Number (EIN)

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Social Security Number (SSN)

			-			-					
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(Please check one box in each column)

PAYEE TYPE

- ☐ Individual
☐ Federal Government Agency
☐ State, Local Government Agency
☐ Law Firm or Practice
☐ Legal Service Provider
☐ Foreign/Non-resident (Provide the appropriate Form W-8)
☐ Other (Please explain) _____

BUSINESS OWNERSHIP TYPE

- ☐ Sole Proprietorship
☐ Partnership
☐ Corporation
☐ Government Agency
☐ Trust
☐ Tax Exempt/Non-Profit
☐ Other (Please explain) _____

CERTIFICATION INSTRUCTIONS – You must cross out item 2, below if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting of interest or dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, the acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement account (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

SECTION II – CERTIFICATION

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, **and**
- I am a U.S. person (including a U.S. resident alien).
- I am not subject to FATCA reporting.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person			Date
Name (Please Print)	Title	Telephone Number	Fax Number

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

IN RE:)	Case No. 15-71563-MGD
)	
RITA ANN ROSE,)	Chapter 11
)	
Debtor.)	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify under penalty of perjury that I am, and at all times hereinafter mentioned, was more than 18 years of age, and that on the March 30, 2018, I served a copy of Transfer of Claim which was filed in this bankruptcy matter on the March 30, 2018, in the manner indicated:

The following parties have been served via e-mail:

Howard P. Slomka
se@myatllaw.com

The following parties have been served via U.S. First Class Mail:

Rita Ann Rose
1217 Village Terrace Court
Dunwoody, GA 30338

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: March 30, 2018

Signature: s/Agustina Sandoval
Printed Name: AGUSTINA SANDOVAL
Address: Aldridge Pite, LLP
4375 Jutland Drive, Suite 200 P.O. Box
17933 San Diego, CA 92177-0933
Phone: (858) 750-7600
Fax: (619) 590-1385